EXHIBIT D

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1977

MARYNVIDE STEET NOT THE STEET OF THE STEET O

Your share of the GM Benefit Program.



Based on your personal data as of December 31, 1976



Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of govered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings ix-rays, and extractions.
and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors! charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum relmbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

Added Coverages

A new vision care plan covering part of the cost of eyel exams and glasses will become effective July 1: 1977. Hearing aid benefits will be provided effective October 1, 1977.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENRULLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL COVERAGE.



Through December 31, 1976, your credited service is 12 YEARS AND 11 MONTHS and your contributions total \$583.28

Estimated retirement benefits are based on:

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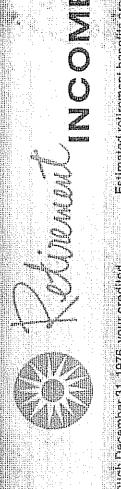
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Estimated retirement benefits are based on: • The assumption that yaur current pay will stay the same until retirement	Retirement payments for your lifetime only Pt (if you elect a survivor option, benefits te would be reduced)	Estimates of your relicement income at other be ages are available upon request from your Er	WD WITHDIANALS: (E)	Your health care coverage will be continued for your lifetime. A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.	TOUNTANTER TO THE TENT OF THE PERSON OF THE
Through December 31, 1976, your credited service is 12 YEARS AND 11 MUNTHS and your contributions total	If you work for GM until you reach age 65 in . 8 o 1 o your estimated monthly retirement income would be:	From the Bettrement Program —Noncontributory banelits \$542		If you rethrefrom GM (except at employe option between ages 55 and 60 when your age and credited service will total less than 85). Pyou may take your Savings-Stock Purchase Brogram account to a lifetime annuity.	Total Value of your Account Dec. 31, 1976

The statement below shows your account status after class distributions and withdrawas, it any. Shares of SM-stock purphased with GM-a constitutions and with dividents during 1974, 1975, and 1976 are subject to being "earned out" in accordance with the terms of the Program.

GM Common Stock @ S78.50

Liveranied U.S.

Securities @ \$154.90. U.S. Savings Bonds (at cost Cash

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FEBRUARY, 1977

This is your annual summary of benefits available to you as a salaried employe of General Motors, showing benefits as they specifically apply to you and your family, it should be of interest to your family, and a useful tool for your own financial planning. Keep it in a handy place for reference throughout the year.

This Personal Benefit Summary is not designed to replace the individual booklets that contain the details of each plan, or to replace your Personnel Office as a source of answers to your specific questions. But it will give you a perspective on our comprehensive package of benefits, and the growing protection it affords you and your family. Compare this to last year's summary and see the extent of this growth.

Your benefits, in a very real sense, are a part of your compensation.

When you add it all up, we have an outstanding benefit program, earned by the continuing efforts of all our people:

Ta. Deugle Chairman This computerized statement has been prepared for you based on information as of December 31, 1976. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of QM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

GM dees not have access to your complate earnings records for Social Security purposes. Theretore, Social Security benefits in this statement are estimates only. They are based on a full working career and certain assumptions about your salary history.



If you become disabled you may be eligible to receive salary continuation and/or disability benefits of \$1.939 PER MONTH FOR \$6 WEEKS AND \$1.437 PER MONTH FOR FOR THE NEXT 27 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$\displain 1.174\$ per month to age \$\displain 5\$. Thereafter, you may be eligible for continuing Social Security benefits of \$\displain 4.1.34\$ per month plus GM retirement* benefits of \$\displain 4.1.34\$ per month payable for life.

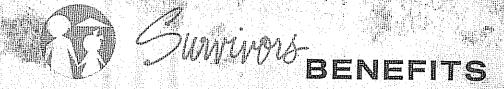
In addition, if you have a dependent spouse and one or more children, they could receive up to seem per month from Social Security;

*Retirement benefits are projected only for employes with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

3250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are

Lump-sum payments

\$46,000 Basic Life Insurance \$69,000 Optional Life Insurance \$15,845 Sevings-Stock Purchase account.



In the event of your death while employed by GM, the following payments will be made to your beneficlary:

Monthly Payments*

From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

Anoncontributory benefit of NOT CLIGIBLE

for your spouse's Treame witer

Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefit of \$ 52 PER

MCHTH would begin immediately for your spouse's lifetime in lieu of return of contributions. From Social Security:

Social Security could pay a surviving spouse and children as much as \$1722 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

35,600

Life Insurance—spouse

sr,out

Life Insurance—each child

Additional coverage up to \$25,000 for spouse and \$5,000 for each child

will be available July 1, 1977.

Personal Accident Insurance

Lump-sum payments

546,000	Basic Life Insurance
\$69,000	Optional Life Insurance
513,863	Savings-Stock Purchase account
SEE (E)	Retirement Program contributions
\$255	Social Security death payment
1129,118	Total
	Plus, if death is accidental, one or
	more of these additional payments:
423,000	Extra Accident Insurance
	-Extra-Accident Insurance (while on
	company business)
510,000	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- Elected the RetIrement Program contributory surviving spouse option and had 10 years of credited service, or
- Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



The GM program adds significant value to the pay you receive for the work you do. On an annualized basis.

YOUR SALARY IS......... #22.997*
COST-OF-LIVING ALLOWANCE... #270
COST TO GN FOR YOUR HENEFLIS
INCLUDING #965.00 FOR 50CTAL

SECURITY BENEFITS........ 57.610

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PAID TO YOU FOR YOUR VACATION

AND HOLIDAYS. YOU ARE ENTITLED TO

SIS VEEKS OF WACATION IN CALENDAR

YEAR TOUT PLUS SUPPLEMENTAL TIME

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts
 IN ADDITION, GM HAS
 ESTABLISHED AN EMPLOYE STOCK
 OWNERSHIP PLAN AS RECENTLY
 ANNOUNCED. YOUR SHARE IN



In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

Anoncontributory benefit of NOT ELICIBLE

for your spouse strictime when Insurance Program survivor benefits are not payable or are waived.

^{([-]} Contributory benefit of

Mixi→Trit would begin immediately for your spouse's lifetime in lieu of return of contributions. From Social Security:

Social Security could pay a surviving spouse and children as much as 18722 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$5,600 #1.600 Life Insurance—spouse
Life Insurance—each child
Additional coverage up to \$25,000
for spouse and \$5,000 for each child
will be available July 1, 1977.

ENGULUE Personal Accident Insurance

Lump-sum payments

546.000	Basic Life Insurance
\$69,000	Optional Life Insurance
413,865	Savings-Stock Purchase account
SEE (E)	Retirement Program contributions
524.5	_ Social Security death payment
=129.11E	Total
	Plus, if death is accidental, one or
	more of these additional payments:
\$23,000	Extra Accident Insurance
	Extra Accidentineutanee (while on
	company business)
\$16,000	Personal Accident Insurance

Plus-

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- Elected the Retirement Program
 contributory surviving spouse option and
 had 10 years of credited service, or
- Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



The GM program adds significant value to the pay you receive for the work you do. On an annualized basis.

YOUR SALARY IS.......... 222,997%
COLT-OF-LIVING ALLOWANCE... 527G
COST TO OM FOR YOUR RENEFITS
INCLUDING 1905.00 FOR SOCIAL
SECURITY DENUFITS...... 57.610

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PAID TO YOU FOR YOUR VACATION
AND MOLTBAYS. YOU ARE ENTITLED TO
SEE PLEAS OF MACATION IN CALENDAR
TEAR 1977 DOWN SUPPLEMENTAL TIME

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts
 IN ADDITION. GM HAS
 ESTABLISHED AN EMPLOYE STOCK
 OWNERSHIP PLAN AS RECENTLY
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The GM program adds significant value to the pay you receive for the work you do. On an annualized basis, 来200°400年 サンプロ 310* 118455 197 CLISA TO THE CAN FLIE YOUR BENEFILES INCLUDING \$965.UE FOR SOCIAL 虚 COST-OF-LIVING ALLOWANCE. TOTAL TOTAL STATE OF THE STATE のアンとではない 4007

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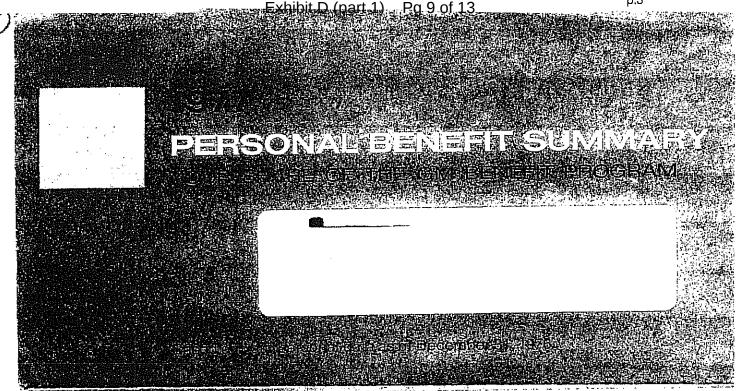
higher than indicated, because you enjoy many other benefits that have not been detailed in GM's cost for your benefits is even this statement, These include;

- Salary continuation payments
- Unemployment and Workers Compensation Tuition Refund Plan
- GM layoff or separation allowance benefits
 - Suggestion Plan

TOTABLISHED AN EMPLOYE STOCK package—a package with a value to you that CLUDED IN FUTURE SUMMARIES. When you add it all up, it is an impressive DWNERSHIP PLAN AS RECENTL ANNOUNCED. YOUR SHARE IN THIS PROGRAM WILL BE IN-IN ADDITION, GM HAS goes well beyond its cost. Product discounts

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05-44481-rdd Doc 16431-1 Filed 03/09/09 Entered 03/09/09 11:11:42 Trial





Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, *plus* charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

Added Coverages

A new vision care plan covering part of the cost of eye exams and glasses will become effective July 1, 1977. Hearing aid benefits will be provided effective October 1, 1977.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENRULLED FOR: BASIC, MAJOR MEDICAL, AND DENTAL COVERAGE.



Trial





Through December 31, 1976, your credited service is 5 YEARS AND 3 MONTHS and your contributions total \$....

If you work for GM until you reach age 65 in 2008 your estimated monthly retirement income would be:

From the Retirement Program

-Noncontributory benefits.... \$526
-Contributory benefits....

From Social Security

Total \$1.393

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

Estimates of your retirement income at other ages are available upon request from your Porsonnel Office.

* \$520 PER MUNTH IF YOU CONTRIBUTE FROM JAN. 1577 TO AGE 65.

Plus-

If you retire from GM (except at employe option between ages 55 and 60 when your age and credited service will total less than 85):

 You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.



- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70,



Christel Control of the Program

Total value of your Account De	c. 31, 1976
GM Common Stock @ \$78.50	442:1
Diversified U.S.	
Securitles @ \$154.90	
U.S. Savings Bonds (at cost)	\$1,443
Cash	\$ ೨3
TT-6-1	

The statement below shows your account status after class distributions and withdrawals, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1974, 1975, and 1976 are subject to being "earned out" in accordance with the terms of the Program.

		Classes Earned Out	ANNUAL STATEMENT OF ACCOUNT Classes Not Earned Out			
		Through 1973	1974	1975	1976	TOTALS
	Your Savings		_	\$1,199	\$1,753	\$2,952
	U.S. Savings Bonds	;		\$581-25	\$662.50	\$1,443
Purchased with Your Savings	Diversified U.S. Securities	UNITS	TINU	UNITS	Units	UNITS
	Cash Balance Plus Interest		1 2	#16*29 _,	\$ 14-00	\$33
	GM Common Stock	SHARES	SHARES	12-1875 SHARES	12.7762 SHARES	24.96.37 SHARES
Purchased **** cM	GM Common	in the state of th	meaning	12-1875; SHARES	12-7762 SHARES	24.9637

FEBRUARY. 1977

This is your annual summary of benefits available to you as a salaried employe of General Motors, showing benefits as they specifically apply to you and your family, it should be of interest to your family, and a useful tool for your own financial planning. Keep it in a handy place for reference

throughout the year.

This Personal Benefit Summary is not designed to replace the individual booklets that contain the details of each plan, or to replace your Personnel Office as a source of answers to your specific questions. But it will give you a perspective on our comprehensive package of benefits, and the growing protection it affords you and your family. Compare this to last year's summary and see the extent of this growth.

Your benefits, in a very real sense, are a part of your compensation. When you add it all up, we have an outstanding benefit program, earned

by the continuing efforts of all our people.

This computerized statement has been prepared for you based on information as of December 31, 1976. Every ellort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

GM does not have access to your complete earnings records for Social Security purposes. Theretore, Social Security benefits in this statement are estimates only. They are based on a full working career and certain assumptions about your salary history.



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If you become disabled you may be eligible to receive salary continuation and/or disability #1.648 PER MONTH FUR benefits of #1.E15 PER MONTH E WLEKS AND FOR THE NEXT 45 WEEKS.

lf you remain disabled, you may be eligible for continuing disability benefits from several 5975 per month to sources, totaling age [39]. Thereafter, you may be eligible for continuing Social Security benefits of \$413 per month plus GM retirement* benefits of are per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to #2 vs per month from Social Security.

*Retirement benefits are projected only for employes with ten or more years of credited service.

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employes with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



BENEFITS

in the event of your death while employed by GM, - following navments will be made to your

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarrlage or entitlement to unreduced Social Security because of your death.

From the Retirement Program:

A noncontributory benefit of NCT ELIGIBLE

for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

Contributory benefit of NUT ELECTED

would begin immediately for your spouse's lifetime in lieu of return of contributions. From Social Security:

Social Security could pay a surviving spouse and children as much as \$722 PER MONTH.

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

Life Insurance-spouse 88,**,**000

Life Insurance—each child 9. 1 a c 0 a

Additional coverage up to \$25,000 for spouse and \$5,000 for each child

will be available July 1, 1977.

Personal Accident Insurance NUT

ELECT-D

Lump-sum payments

Basic Life Insurance \$39,100 Optional Life Insurance \$97,600 Savings-Stock Purchase account \$5.677 Retirement Program contributions Social Security death payment <u>\$255</u> Total \$142,632 Plus, if death is accidental, one or more of these additional payments: Extra Accident Insurance \$19,550 Extra Accident Insurance (while on \$19.000 company business) Personal Accident Insurance TOM

Plus-

ELECTED

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis.

YOUR SAL-HY 15..... \$270 COST-DF-LIVING ALLOWANCE... COST TO CM FOR YOUR BENEFITS INCLUDING \$905.00 FOR SOCIAL \$6,479 SECURITY BENGFITS..... TUTALORSE

WOULD SALARY IS

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts INTTION . GM HAS

NOT ELECTED



The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

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- Suggestion Plan
- Product discounts
 IN ADDITION. GM HAS
 ESTABLISHED AN EMPLOYE STOCK
 UWNERSHIP PLAN AS RECENTLY
 ANNOUNCED. YOUR SHARE IN
 THIS PROGRAM WILL BE IN—
 CLUDED IN FUTURE SUMMARIES.
 When you add it all up, it is an impressive
 package—a package with a value to you that
 goes well beyond its cost.

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